

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re: Morales, Daniel D.	§ Case No. 12-20940-LED
Morales, Martina E.	§
	§
Debtor(s)	§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on September 25, 2012. The undersigned trustee was appointed on September 26, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 3,053.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ 0.00
Administrative expenses	\$ 0.00
Bank service fees	\$ 40.00
Other payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Exemptions paid to the debtor	\$ 2,034.00
Other payments to the debtor	\$ 0.00
Leaving a balance on hand of ¹	\$ <u>979.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/14/2013 and the deadline for filing governmental claims was 03/24/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$254.75. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$254.75, for a total compensation of \$254.75.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$30.85, for total expenses of \$30.85.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/26/2013 By:/s/William A. Leonard, Jr.
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 12-20940-LED

Trustee: (007600) William A. Leonard, Jr.

Case Name: Morales, Daniel D.
Morales, Martina E.

Filed (f) or Converted (c): 09/25/12 (f)

Period Ending: 09/26/13

§341(a) Meeting Date: 10/26/12

Claims Bar Date: 08/14/13

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	House 5500 Morendo 89107 Imported from original petition Doc# 1	39,651.00	0.00		0.00 FA
2	Bank of America checking xxxx0760 Imported from original petition Doc# 1	40.00	0.00		0.00 FA
3	Wells fargo Bank checking xxxx5451 Imported from original petition Doc# 1	2.00	0.00		0.00 FA
4	Furniture, appliances, electronics, and decorati Imported from original petition Doc# 1	4,000.00	0.00		0.00 FA
5	clothes and shoes Imported from original petition Doc# 1	500.00	0.00		0.00 FA
6	wedding ring Imported from original petition Doc# 1	100.00	0.00		0.00 FA
7	Tax refund Imported from original petition Doc# 1	Unknown	4,000.00		1,019.00 FA
8	2004 Ford Expedition (99,000) KBB value Imported from original petition Doc# 1	5,500.00	0.00		0.00 FA
9	2001 Dodge Ram (190,000 miles) Imported from original petition Doc# 1	3,900.00	0.00		0.00 FA
9	Assets	Totals (Excluding unknown values)	\$53,693.00	\$4,000.00	\$1,019.00
					\$0.00

Major Activities Affecting Case Closing:

TRUSTEES DISTRIBUTION REPORT (TDR).

Initial Projected Date Of Final Report (TFR): September 30, 2014

Current Projected Date Of Final Report (TFR): October 5, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 12-20940-LED

Trustee: William A. Leonard, Jr. (007600)

Case Name: Morales, Daniel D.
Morales, Martina E.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**4696

Account: *****9466 - Checking Account

Period Ending: 09/26/13

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
05/14/13		IRS			3,053.00		3,053.00
	{7}		1,019.00	1124-000			3,053.00
			DEBTOR EXEMPTION 2,034.00	1290-000			3,053.00
05/15/13	101	Morales, Daniel & Martina	EXEMPT PORTION OF TAX REFUND	8100-002		2,034.00	1,019.00
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,009.00
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	999.00
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	989.00
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	979.00

ACCOUNT TOTALS	3,053.00	2,074.00	\$979.00
Less: Bank Transfers	0.00	0.00	
Subtotal	3,053.00	2,074.00	
Less: Payments to Debtors		2,034.00	
NET Receipts / Disbursements	\$3,053.00	\$40.00	

Net Receipts :	3,053.00
Less Payments to Debtor :	2,034.00
Net Estate :	\$1,019.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****9466	3,053.00	40.00	979.00
	\$3,053.00	\$40.00	\$979.00

Court Claims Register**Case: 12-20940-LED****Morales, Daniel D.**

Claims Bar Date: 08/14/13

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	William A. Leonard, Jr. 6625 S. Valley View Blvd. Bldg. B, Suite 224 Las Vegas, NV 89118 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 09/25/12		\$254.75 \$254.75	\$0.00	\$254.75
	William A. Leonard, Jr. 6625 S. Valley View Blvd. Bldg. B, Suite 224 Las Vegas, NV 89118 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 09/25/12		\$30.85 \$30.85	\$0.00	\$30.85
1	FIA CARD SERVICES, N.A. 4161 PIEDMONT PARKWAY NC4 105 03 14 GREENSBORO, NC 27410	Unsecured 11/30/12		\$6,346.65 \$6,346.65	\$0.00	\$6,346.65
	4161 Piedmont Parkway NC4 105 03 14 Greensboro, NC 27410					
	History: Details1-111/30/2012Claim #1 filed by FIA CARD SERVICES, N.A., Amount claimed: \$6346.65 (BANK OF AMERICA (all NC))					***
	<7100-00 General Unsecured § 726(a)(2)>, 610					
2	FIA CARD SERVICES, N.A. 4161 PIEDMONT PARKWAY NC4 105 03 14 GREENSBORO, NC 27410	Unsecured 11/30/12		\$6,043.75 \$6,043.75	\$0.00	\$6,043.75
	4161 Piedmont Parkway NC4 105 03 14 Greensboro, NC 27410					
	History: Details2-111/30/2012Claim #2 filed by FIA CARD SERVICES, N.A., Amount claimed: \$6043.75 (BANK OF AMERICA (all NC))					***
	<7100-00 General Unsecured § 726(a)(2)>, 610					
3	FIA CARD SERVICES, N.A. 4161 PIEDMONT PARKWAY NC4 105 03 14 GREENSBORO, NC 27410	Unsecured 11/30/12		\$6,568.40 \$6,568.40	\$0.00	\$6,568.40
	4161 Piedmont Parkway NC4 105 03 14 Greensboro, NC 27410					
	History: Details3-111/30/2012Claim #3 filed by FIA CARD SERVICES, N.A., Amount claimed: \$6568.40 (BANK OF AMERICA (all NC))					***
	<7100-00 General Unsecured § 726(a)(2)>, 610					

Court Claims Register

Case: 12-20940-LED

Morales, Daniel D.

Claims Bar Date: 08/14/13

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
4	DISCOVER BANK DB SERVICING CORPORATION PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured 01/02/13		\$4,449.85 \$4,449.85	\$0.00	\$4,449.85
			DB Servicing Corporation PO Box 3025 New Albany, OH 430543025			
			History: Details4-101/02/2013Claim #4 filed by Discover Bank, Amount claimed: \$4449.85 (DISCOVER BANK / DB SERVICING CORPORATION (all))			***
	<7100-00 General Unsecured § 726(a)(2)>, 610					
5	DISCOVER BANK DB SERVICING CORPORATION PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured 01/02/13		\$6,687.61 \$6,687.61	\$0.00	\$6,687.61
			DB Servicing Corporation PO Box 3025 New Albany, OH 430543025			
			History: Details5-101/02/2013Claim #5 filed by Discover Bank, Amount claimed: \$6687.61 (DISCOVER BANK / DB SERVICING CORPORATION (all))			***
	<7100-00 General Unsecured § 726(a)(2)>, 610					
6	WELLS FARGO CARD SERVICES 1 HOME CAMPUS 3RD FLOOR DES MOINES, IA 50328	Unsecured 05/28/13		\$11,863.83 \$11,863.83	\$0.00	\$11,863.83
			1 Home Campus 3rd Floor Des Moines, IA 50328			
			History: Details6-105/28/2013Claim #6 filed by Wells Fargo Card Services, Amount claimed: \$11863.83 (WELLS FARGO CARD SERVICES (tr))			***
	<7100-00 General Unsecured § 726(a)(2)>, 610					
7	ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE BANK USA NA POB 29262 NEW YORK, NY 10087-9262	Unsecured 08/01/13		\$14,337.04 \$14,337.04	\$0.00	\$14,337.04
			BANK USA NA POB 29262 NEW YORK, NY 100879262			
			History: Details7-108/01/2013Claim #7 filed by ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE, Amount claimed: \$14337.04 (LEE, THOMAS)			

Court Claims Register

Case: 12-20940-LED

Morales, Daniel D.

Claims Bar Date: 08/14/13

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance

	<7100-00 General Unsecured § 726(a)(2)>, 610					
8	CAPITAL ONE, N.A. BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL ROAD, SUITE #200 TUCSON, AZ 85712	Unsecured 08/02/13	BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL ROAD, SUITE #200 TUCSON, AZ 85712	\$2,406.03 \$2,406.03	\$0.00	\$2,406.03
			History: Details8-108/02/2013Claim #8 filed by CAPITAL ONE, N.A., Amount claimed: \$2406.03 (BASS (all), PATTI)			***
	<7100-00 General Unsecured § 726(a)(2)>, 610					
9	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 NORFOLK, VA 23541	Unsecured 08/13/13	POB 12914 Norfolk, VA 23541	\$7,976.50 \$7,976.50	\$0.00	\$7,976.50
			History: Details9-108/13/2013Claim #9 filed by Portfolio Recovery Associates, LLC, Amount claimed: \$7976.50 (PRA RECEIVABLES MANAGEMENT, LLC (dg))			***
	<7100-00 General Unsecured § 726(a)(2)>, 610					
10	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 NORFOLK, VA 23541	Unsecured 08/13/13	POB 12914 Norfolk, VA 23541	\$11,981.81 \$11,981.81	\$0.00	\$11,981.81
			History: Details10-108/13/2013Claim #10 filed by Portfolio Recovery Associates, LLC, Amount claimed: \$11981.81 (PRA RECEIVABLES MANAGEMENT, LLC (dg))			***
	<7100-00 General Unsecured § 726(a)(2)>, 610					

Case Total:

\$0.00

\$78,947.07

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-20940-LED

Case Name: Morales, Daniel D.

Trustee Name: William A. Leonard, Jr.

Balance on hand: \$ 979.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 979.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - William A. Leonard, Jr.	254.75	0.00	254.75
Trustee, Expenses - William A. Leonard, Jr.	30.85	0.00	30.85

Total to be paid for chapter 7 administration expenses: \$ 285.60Remaining balance: \$ 693.40

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 693.40

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 693.40

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 78,661.47 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	FIA CARD SERVICES, N.A.	6,346.65	0.00	55.95
2	FIA CARD SERVICES, N.A.	6,043.75	0.00	53.28
3	FIA CARD SERVICES, N.A.	6,568.40	0.00	57.90
4	DISCOVER BANK	4,449.85	0.00	39.22
5	DISCOVER BANK	6,687.61	0.00	58.95
6	WELLS FARGO CARD SERVICES	11,863.83	0.00	104.58
7	ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE	14,337.04	0.00	126.38
8	CAPITAL ONE, N.A.	2,406.03	0.00	21.21
9	PORTFOLIO RECOVERY ASSOCIATES, LLC	7,976.50	0.00	70.31
10	PORTFOLIO RECOVERY ASSOCIATES, LLC	11,981.81	0.00	105.62

Total to be paid for timely general unsecured claims: \$ 693.40

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims: \$ <u>0.00</u>				
Remaining balance: \$ <u>0.00</u>				